

**REMARKS**

Claims 1, 2, 4, 5, 8-24 and 27-54 are pending. In the Office Action, claims 1, 2, 4, 5, 8-24 and 27-54 were rejected under 35 U.S.C. §103(a) as being unpatentable over Risafi (6,575,361) and Walker (6,240,396).

Applicant respectfully traverses the §103(a) rejection of claims 1, 2, 4, 5, 8-24 and 27-54 as being unpatentable over Risafi and Walker.

Risafi and Walker do not show receiving a plurality of valid charge numbers from a sponsoring bank as recited in claim 1. It is first noted that Walker concerns a conditional purchase offer management system for event tickets which has nothing to do with Risafi's system and method for using a prepaid card, so that there is no suggestion within either reference for providing a motivation for combining these references. Second, it was stated in the Office Action that Walker teaches receiving a plurality of financial account numbers with reference to claims 4, 5 and 7 of Walker. Yet these claims of Walker recite receiving from a buyer an account number from a general purpose financial account. As described in Walker's abstract, Walker's disclosure describes a method of payment whereby the buyer provides credit card pre-authorization to ensure payment of a ticket. In Walker, therefore, the "account number" is provided from the buyer to ensure payment of a transaction, which is not the same at all as "receiving a plurality of valid charge numbers from a sponsoring bank" as recited in claim 1. According to claim 1, the numbers received from the sponsoring bank are valid charge numbers, which include card numbers which are provided onto corresponding cash cards.

Risafi and Walker also do not show “configuring an issuing system to interface an electronic communications network and the charge settlement network and to operate as processor of the plurality of valid charge numbers for purchase transactions” and “configuring the charge settlement network to route any of the plurality of card numbers to the issuing system as certified processor for purchase transactions” as recited in claim 1. As shown in Figures 1, 4, 5b, 6a, 6b, 7a, 7b, 8a, and 8b of Risafi, the issuer (102, 410) is not the same as the card processing center (110, 404), where these different entities are separated by a communications network connection (e.g., 112, col. 10, lines 27-31 of Risafi). Thus, in Risafi, the card issuer does not act as processor of valid charge numbers and the network (e.g., debit switch 606) does not route the card numbers to the issuing system as certified processor as recited in claim 1.

Applicant respectfully submits, therefore, that claim 1 is allowable over Risafi and Walker. Claims 2, 4, 5, and 8-19 are allowable as ultimately depending upon allowable claim 1. Applicant requests withdrawal of this rejection.

Claim 20 is allowable for similar reasons as stated above with respect to claim 1. Risafi and Walker do not show “receiving a plurality of valid charge numbers from a sponsoring bank” as recited in claim 20. Furthermore, Risafi and Walker do not show “configuring an issuing system to interface the charge settlement network and to operate as processor of the plurality of valid charge numbers” and “configuring the charge settlement network to route any of the plurality of valid charge numbers to the issuing system as certified processor” as recited in claim 20.

Risafi and Walker further do not show “separating the plurality of valid charge numbers into a plurality of card numbers and a plurality of purchase numbers” as recited

in claim 20. Risafi concerns prepaid cards and does not show or describe the use of the purchase numbers themselves. And Risafi and Walker do not show “selling at least one valid charge number for a cash amount, each valid charge number sold either as a card number on a corresponding cash card or a purchase number transmitted via the electronic communications network.” Again, Risafi deals with prepaid cards and not selling a purchase number transmitted via the electronic communications network.

Applicant respectfully submits, therefore, that claim 20 is allowable over Risafi and Walker. Claims 21-24 and 27-36 are allowable as ultimately depending upon allowable claim 20. Applicant requests withdrawal of this rejection.

Further with respect to claims 27-33, Risafi and Walker do not show “receiving a request from the user for a valid charge number” and “providing a selected one of the plurality of purchase numbers via the electronic communications network in response to the request” as recited in claim 27. In this case, the request is from the user for the charge number, which is provided via the network in response to clear the purchase transaction. And further, Risafi and Walker do not show “expiring the selected purchase number after authorizing the purchase transaction” as recited in claim 27.

Claim 37 is allowable for similar reasons as stated above with respect to claim 1. Risafi and Walker do not show an issuing system comprising a storage device which stores a plurality of valid charge numbers received from a sponsoring bank. Risafi and Walker further do not show an issuing system comprising “a processor program, for interfacing the charge settlement network, that enables the issuing system to operate as certified processor for transactions including purchase transactions using any of the

plurality of valid charge numbers” as recited in claim 37. Again, the issuer and the processor are two different and separated entities in Risafi.

Applicant respectfully submits, therefore, that claim 37 is allowable over Risafi and Walker. Claims 38-54 are allowable as ultimately depending upon allowable claim 37. Applicant requests withdrawal of this rejection.

Further with respect to claims 53 and 54, Risafi and Walker do not show “a communication system that detects a request by the user via an electronic communications network for a valid charge number” and “a transaction and account system, coupled to the network communication system, that provides a selected purchase number via the electronic communications network in response to the request” as recited in claim 53. As noted above, in Risafi the numbers are provided on prepaid cards and provided by the user for transactions rather than being provided to or on behalf of the user.

**CONCLUSION**

Applicant respectfully submits that for the reasons recited above and for various other reasons, the rejections have been overcome and should be withdrawn. Applicant respectfully submits therefore that the present application is in a condition for allowance and reconsideration is respectfully requested. Should this response be considered inadequate or non-responsive for any reason, or should the Examiner have any questions, comments or suggestions that would expedite the prosecution of the present case to allowance, Applicants' undersigned representative earnestly requests a telephone conference.

Respectfully submitted,

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